

In re:
Robert J Stec
Cheryl A Stec
Debtors

Case No. 17-11414-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 10, 2022

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Robert J Stec, Cheryl A Stec, 68 Crown Road, Levittown, PA 19057-1729
13984718	BANK OF AMERICA, N.A., P.O. BOX 31785, TAMPA, FL 33631-3785, Last four digits of Acct#: 6306
14566892	+ BANK OF AMERICA, N.A., C/O Rebecca Solarz, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13949282	BANK OF AMERICA, N.A., c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
13874669	+ Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
13909334	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
13874673	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LI, 350 Highland Dr, Lewisville, TX 75067
13896060	Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
14037202	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 10 2022 23:50:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 10 2022 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Mar 10 2022 23:50:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14126126	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Mar 10 2022 23:50:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
13948302	+ Email/Text: bankruptcy@cavps.com	Mar 10 2022 23:50:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13874667	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 10 2022 23:50:00	Comenity Bank/cathrins, 4590 E Broad St, Columbus, OH 43213-1301
13874670	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2022 23:49:27	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
13946488	Email/Text: bnc-quantum@quantum3group.com	Mar 10 2022 23:50:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13874668	+ Email/PDF: pa_dc_ed@navient.com	Mar 10 2022 23:49:23	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
13882586	Email/Text: EBNBKNOT@ford.com	Mar 10 2022 23:50:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962-4400

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Page 2 of 3

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13874671	+ Email/Text: EBNBKNOT@ford.com	Mar 10 2022 23:50:00	Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
13874672	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Mar 10 2022 23:50:00	Hyundai Capital Americ, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
13948805	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Mar 10 2022 23:50:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
13874666	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 10 2022 23:49:27	Chase Card, Po Box 15298, Wilmington, DE 19850
13929571	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 10 2022 23:50:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13909334	Email/Text: nsm_bk_notices@mrcooper.com	Mar 10 2022 23:50:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
13874673	Email/Text: nsm_bk_notices@mrcooper.com	Mar 10 2022 23:50:00	Nationstar Mortgage LI, 350 Highland Dr, Lewisville, TX 75067
13874674	+ Email/PDF: pa_dc_claims@navient.com	Mar 10 2022 23:49:27	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
13874675	+ Email/PDF: pa_dc_claims@navient.com	Mar 10 2022 23:49:27	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203
13946295	Email/PDF: pa_dc_ed@navient.com	Mar 10 2022 23:49:18	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
13949552	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 10 2022 23:49:19	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13875668	+ Email/PDF: rmscedi@recoverycorp.com	Mar 10 2022 23:49:27	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13932976	Email/Text: bnc-quantum@quantum3group.com	Mar 10 2022 23:50:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13874676	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2022 23:49:27	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
13874677	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:27	Syncb/hh Gregg, C/o Po Box 965036, Orlando, FL 32896-0001
13874678	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:27	Syncb/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007
13874679	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:27	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
13874680	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:19	Syncb/qvc, Po Box 965018, Orlando, FL 32896-5018
13874681	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:23	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
13874682	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:27	Syncb/toysrusdc, Po Box 965005, Orlando, FL 32896-5005
13874683	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2022 23:49:19	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13931072	+ Email/PDF: ebn_ais@aisinfo.com	Mar 10 2022 23:49:27	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 32

BYPASSED RECIPIENTS

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User: admin

Page 3 of 3

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2022 at the address(es) listed below:

Name	Email Address
HOWARD GERSHMAN	on behalf of Creditor CAB East LLC/Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JODI L. HAUSE	on behalf of Creditor Bank of America NA jodi.hause@phelanhallinan.com, paeb@fedphe.com
JOHN M. KENNEY	on behalf of Debtor Robert J Stec jken330@comcast.net Kathy@jkenneylaw.com
JOHN M. KENNEY	on behalf of Joint Debtor Cheryl A Stec jken330@comcast.net Kathy@jkenneylaw.com
JOSEPH ANGIO DESSOYE	on behalf of Creditor Bank of America NA paeb@fedphe.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com
MARIO J. HANYON	on behalf of Creditor Bank of America NA wbecf@brockandscott.com, mario.hanyon@brockandscott.com
REBECCA ANN SOLARZ	on behalf of Creditor Bank of America NA bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
THOMAS SONG	on behalf of Creditor Bank of America NA tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Robert J Stec and Cheryl A Stec
Debtor(s)

Case No: 17-11414-mdc
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 3/10/22